Case 16-19310 Doc 1 Fill in this information to identify your case:		Entered 06/13/16 11:11:45 age 1 of 69	Desc Main
United States Bankruptcy Court for the:			
Northern District of: Illinois (State)	<u> </u>		
Case number (if known)	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13		Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

About Debtor 1: About Debtor 2 (Spouse Only in a Journal Debtor 2 (Spouse Only in a Journa Debtor 2 (Spouse Only in a Journal Debtor 2 (Spouse Only in a Jo	
Write the name that is on your government-issued picture identification (for example, your driver's license or passport Bring your picture First name Middle name Middle name Last name Cuttive (Creative Hell)	oint Case):
Write the name that is on your government-issued picture identification (for example, your driver's license or passport Bring your picture Widdle name Middle name Last name Cuttive (Creative Hell)	
picture identification (for example, your driver's license or passport license or passport last name Bring your picture Control of the Inc. Inc. Inc. Inc. Inc. Inc. Inc. Inc.	
license or passport Last name Last name Cuttin (Cr. In III III)	
with the trustee.	
2. All other names you Biljana	
have used in the last First name First name	
8 years	
Middle name Include your married or maiden names. Middle name Middle name	
Last name Last name	
First name First name	
Middle name Middle name	
Last name Last name	
3. Only the last 4 digits XXX - XX- 3150 XXX - XX-	<u>—</u>
Security number or OR OR	
federal Individual 9 xx - xx- Taxpayer Identification number (ITIN)	

Biljana Case 16-19310 Doc 1 Filed 06 13 16 Entered 06/413/116 (Audivid 1:45 Desc Main Debtor 1 Page 2 of 69 Document Document **About Debtor 1:** About Debtor 2 (Spouse Only in a Joint Case): 4. Any business names I have not used any business names or EINs. I have not used any business names or EINs. and Employer Identification Business name Business name Numbers (EIN) you have used in the last 8 years Business name Business name Include trade names and EIN EIN doing business as names EIN EIN 5. Where you live If Debtor 2 lives at a different address: 8353 W Harrison St. Number Street Number Street 60714 Niles Illinois City State Zip Code City State Zip Code Cook County County If your mailing address is different from the one above, fill If Debtor 2's mailing address is different from yours, fill it in it in here. Note that the court will send any notices to you at this here. Note that the court will send any notices to this mailing mailing address. address. Number Street Number Street City Zip Code State City State Zip Code 6. Why you are Check one: Check one: choosing this Over the last 180 days before filing this petition, I have lived district to file for Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. in this district longer than in any other district. bankruptcy I have another reason. Explain. (See 28 U.S.C. §§ 1408.) I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

Page 3 of 69 Part 2: Tell the Court About Your Bankruptcy Case 7. The chapter of the Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form **Bankruptcy Code** B2010)). Also, go to the top of page 1 and check the appropriate box. you are choosing to Chapter 7 file under Chapter 11 Chapter 12 Chapter 13 8. How you will pay the ☑ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local fee court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order... If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay Your Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. 9. Have you filed for No. bankruptcy within the last 8 years? Yes. District Case number District Case number District When Case number MM / DD / YYYY 10. Are any bankruptcy ✓ No. cases pending or being filed by a Yes, Debtor Relationship to you spouse who is not When District Case number, if known filing this case with you, or by a Debtor Relationship to you business partner, or District Case number, if known by an affiliate? 11. Do you rent your No. Go to line 12. residence? Yes. Has your landlord obtained an eviction judgment against you and do you want to stay in your residence? ✓ No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with

this bankruptcy petition.

Biljana Case 16-19310 Doc 1 Filed 06413/16 Entered 06/413/116 (14/11:45 Desc Main Debtor 1 Page 4 of 69 Document of the Document of th Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole ◪ No. Go to Part 4. proprietor of any full- or part-time Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. Chapter 11 of the If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow **Bankruptcy Code** statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). and are you a small business debtor? No. I am not filing under Chapter 11. For a definition of No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the small business debtor, Bankruptcy Code. see 11 U.S.C. § Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. 101(51D). Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ◪ No. any property that poses or is alleged Yes. What is the hazard? to pose a threat of imminent and identifiable hazard to public health or If immediate attention is needed, why is it needed? safety? Or do you own any property that needs immediate attention? Where is the property? For example, do you Number Street own perishable goods, or livestock that must be fed, or a building that needs urgent

repairs?

State

City

Zip Code

Page 5 of 69

Explain Your Efforts to Receive a Briefing About Credit Counseling Part 5:

Active duty.

counseling with the court.

15. Tell the court whether you have received briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 2 (Spouse Only in a Joint Case):

About Debtor 1: You must check one: You must check one: I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of bankruptcy petition, and I received a certificate of completion. completion. Attach a copy of the certificate and the payment plan, if any, Attach a copy of the certificate and the payment plan, if any, that you developed with the agency. that you developed with the agency. I received a briefing from an approved credit I received a briefing from an approved credit counseling agency within the 180 days before I filed this counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of bankruptcy petition, but I do not have a certificate of completion. completion. Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment plan, if any. plan, if any. I certify that I asked for credit counseling services from I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those an approved agency, but was unable to obtain those services during the 7 days after I made my request, and services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver exigent circumstances merit a 30-day temporary waiver of the requirement. of the requirement. To ask for a 30-day temporary waiver of the requirement, To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required filed for bankruptcy, and what exigent circumstances required you to file this case. you to file this case. Your case may be dismissed if the court is dissatisfied with Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for your reasons for not receiving a briefing before you filed for bankruptcy. bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your payment plan you developed, if any. If you do not do so, your case may be dismissed. case may be dismissed. Any extension of the 30-day deadline is granted only for cause Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me incapable of realizing or making rational decisions about finances. Disability. My physical disability causes me to be Disability. unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

counseling because of: I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to Active duty. I am currently on active military duty in a

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

military combat zone.

I am currently on active military duty in a

military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit

Biljana Case 16-19310 Doc 1 Debtor 1 Page 6 of 69 **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded ✓ No. and administrative ٦ Yes. expenses are paid that funds will be available for distribution to unsecured creditors? **√** 1-49 1,000-5,000 25,001-50,000 18. How many creditors 5,001-10,000 50,001-100,000 50-99 do you estimate that 10,001-25,000 More than 100,000 you owe? 100-199 200-999 **✓** \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion to be worth? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true For you and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. x /s/ Biljana Bursac Signature of Debtor 2 Signature of Debtor 1 Executed on 6/13/2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/416 Entered 06/41/3/41:45 Desc Main
First Name Document Page 7 of 69

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

X

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

rrect.				·
/s/ Yisroel Moskovits		Date	6/13/2016	
Signature of Attorney for Debtor			MM / DD / YY	YY
Yisroel Y Moskovits				
Printed name				
Semrad Law Firm				
Firm name				
10 N. Martingale Road				
Street				
Suite 400				
Schaumburg	Illinois			60173
City	State			Zip Code
Contact phone		E	mail address _	imoskovits@semradlaw.com
		<u>III</u>	inois	
Bar number		S	tate	

<u> Case 16-19310 Doc 1 - Filed 06/13/16 - Entered 06/1</u>3/16 11:11:45 - Desc Main Fill in this information to identify your case: Debtor 1 Biljana Bursac First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: Northern District of Illinois (State) Case number (If known) Check if this is an amended filing Official Form 106Sum Summary of Your Assets and Liabilities and Certain Statistical Information 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page. **Summarize Your Assets** Your assets Value of what you own 1. Schedule A/B: Property (Official Form 106A/B) \$0.00 1a. Copy line 55, Total real estate, from Schedule A/B..... \$3,866.00 1b. Copy line 62, Total personal property, from Schedule A/B \$3,866.00 1c. Copy line 63, Total of all property on Schedule A/B..... Summarize Your Liabilities Your liabilities Amount you owe 2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) \$0.00 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F...... \$85.681.44 3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... \$85,681,44 Your total liabilities Summarize Your Income and Expenses 4. Schedule I: Your Income (Official Form 106I) \$1,704.99 Copy your combined monthly income from line 12 of Schedule I.....

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22, Column A, of Schedule J.....

\$1,995.00

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 (Akdivid 1:45 Desc Main Pirst Name Document Page 9 of 69

Pa	Part 4: Answer These Questions for Administrative and Statistical Records										
6. /	6. Are you filing for bankruptcy under Chapters 7, 11, or 13?										
	No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.										
	✓ Yes.										
7. \	7. What kind of debt do you have?										
	Your debts are primarily consumer debts. Consumer debts are those incurred by an individual prim family, or household purpose. 11 U.S.C. § 101(8). Fill out lines 8-10 for statistical purposes. 28 U.S.C.										
	Your debts are not primarily consumer debts. You have nothing to report on this part of the form. C this form to the court with your other schedules.	heck this box and submit									
8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from C Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	Official	\$1,750.13								
9.	Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:										
	From Part 4 on Schedule E/F, copy the following:	Total claim									
	9a. Domestic support obligations (Copy line 6a.)	\$0.00	•								
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$0.00									
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00	<u>.</u>								
	9d. Student loans. (Copy line 6f.)	\$0.00									
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00	<u>.</u>								
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$10,075.00									
	9g. Total. Add lines 9a through 9f.	\$10,075.00									

	Case 16-19310		Filed 06/13/16	<u>Entered 06/1</u> 3/16	11:11:45 I	Desc Main
Fill in this	information to identify your case					
Debtor 1	Biljana		Bursa	С		
	First Name	Middle	Name Last N			
Debtor 2						
(Spouse,	if filing) First Name	Middle	Name Last N	ame		
United Sta	ates Bankruptcy Court for the:	Northern	District of III			
Case num	nber		(\$	State)		
	1.E 400A/D					Check if this is an
Jfficia	al Form 106A/B					amended filing
Sche	dule A/B: Prope	rty				12/1
esponsib rrite your Part 1: 1. Do you	where you think it fits best. Be ble for supplying correct inform name and case number (if kno Describe Each Resident u own or have any legal or equ	nation. If more sown). Answer ev ce, Building,	space is needed, attach a very question. Land, or Other Rea	a separate sheet to this form I Estate You Own or Ha	n. On the top of an	y additional pages,
	No. Go to Part 2 Yes. Where is the property?					
ш	res. Where is the property:		What is the preparty	2 Chaple all that apply	Do not doduct coo	urad alaima ar avamatiana Dut
1.1			What is the property Single-family home		the amount of any	ured claims or exemptions. Put secured claims on <i>Schedule D:</i>
	Street address, if available, or o	ther description	Duplex or multi-uni		Creditors Who Ha	ve Claims Secured by Property.
			Condominium or co	· ·	Current value of	
			Manufactured or mo	•	entire property?	portion you own?
			Land			
	Number Street		Investment property	,	Describe the nat	ure of your ownership
			Timeshare		interest (such as	fee simple, tenancy by a life estate), if known.
	City State	Zip Code	Other			a me estatej, n known.
			Who has an interest	in the property? Check one.	Chack if this	is community property
			Debtor 1 only	in the property: Onecrone.	(see instruct	
			Debtor 2 only		ш.	•
			Debtor 1 and Debto	or 2 only		
			At least one of the	•		
				u wish to add about this iten	n, such as local	
If you	own or have more than one, list he	ere:				
4.0			What is the property			ured claims or exemptions. Put secured claims on Schedule D:
1.2	Street address, if available, or o	ther description	Single-family home			eve Claims Secured by Property.
		•	Duplex or multi-uni	· ·	Current value of	the Current value of the
			_ Condominium or co	•	entire property?	portion you own?
			Manufactured or mo	oblie nome		
	Number Street		_ Land		Describe the nat	ure of your ownership
			Investment property		interest (such as	fee simple, tenancy by
	City State	Zip Code	Timeshare Other		the entireties, or	a life estate), if known.
	-	•	<u>ы</u>			
				in the property? Check one.	Check if this (see instruct	is community property
			Debtor 1 only			iono,
			Debtor 2 only			
			Debtor 1 and Debto	•		
			At least one of the d	eptors and another		
			Other information you property identification	u wish to add about this iten n number:	n, such as local	

Debtor 1	Biljana Case 16-19310 Doc 1 First Name Middle Name	Filed 06413/16 Entered 06/13/14	i∂akabi√al1: <u>45 Desc</u>	: Main
1.3Stre	et address, if available, or other description	What is the property? Check all that apply. Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home		I claims on Schedule D:
Nun	State Zip Code	Land Investment property Timeshare Other	Describe the nature of y interest (such as fee sim the entireties, or a life each	ple, tenancy by
		Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	Check if this is com (see instructions)	munity property
		Other information you wish to add about this item, property identification number: all of your entries from Part 1, including any entries fre.	or pages	
Do you ov you own th	at someone else drives. If you lease a vehicle, al ns, trucks, tractors, sport utility vehicles, motorc	in any vehicles, whether they are registered or not? Ir so report it on Schedule G: Executory Contracts and Unexp cycles		
Ye: 3.1	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions)		d claims on Schedule D:
3.2	Make Model: Year: Approximate mileage: Other information:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another		d claims on Schedule D:
		Check if this is community property (see		

btor 1	Biljana Case 16-19310 Doc 1 First Name Middle Name	Filed 06/13/16 Entered 06/13/14	6 @14.01.01.11.45 Des	0 11100111
3.3	Make	Document Page 12 of 69 Who has an interest in the property? Check	Do not deduct secured cl	laims or exemptions. Put
	Model:	one.		ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.
	Approximate mileage:	Debtor 2 only	Current value of the	Current value of the
	Other information:	Debtor 1 and Debtor 2 only	entire property?	portion you own?
	Cuter information.	At least one of the debtors and another		
		Check if this is community property (see instructions)		
3.4	Make	Who has an interest in the property? Check	Do not deduct secured cl	laims or exemptions. Put
-	Model:	one.		ed claims on Schedule D:
	Year:	Debtor 1 only	Creditors Who Have Cla	nims Secured by Property.
	Approximate mileage:	Debtor 2 only	Occurrent control of the	0
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
	Ottler Information.	At least one of the debtors and another	————	————
		Check if this is community property (see instructions)		
	· · · · · · · · · · · · · · · · · · ·	ner recreational vehicles, other vehicles, and access ft, fishing vessels, snowmobiles, motorcycle accessories		
Exa	mples: Boats, trailers, motors, personal watercrat	· · · · · · · · · · · · · · · · · · ·	Do not deduct secured cl	laims or exemptions. Put ed claims on <i>Schedule D:</i>
Exa	mples: Boats, trailers, motors, personal watercrail No Yes Make	ft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check	Do not deduct secured cl the amount of any secure	•
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model:	ft, fishing vessels, snowmobiles, motorcycle accessories Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D:</i> nims Secured by Property.
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on <i>Schedule D:</i> nims Secured by Property.
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
Exa	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Cla	ed claims on Schedule D: nims Secured by Property. Current value of the
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Clat Current value of the entire property?	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? Laims or exemptions. Put
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own?
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make Model:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure.	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? daims or exemptions. Put ed claims on Schedule D:
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classifications	ed claims on Schedule D: nims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: nims Secured by Property.
4.1	mples: Boats, trailers, motors, personal watercraft No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the entire property? Do not deduct secured of the amount of any secure Creditors Who Have Classification Current value of the	ed claims on Schedule D: aims Secured by Property. Current value of the portion you own? claims or exemptions. Put ed claims on Schedule D: aims Secured by Property. Current value of the

Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 / 11:45 Desc Main Debtor 1 Page 13 of 69 **Describe Your Personal and Household Items** Part 3: Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware П No ✓ Yes. Describe... Bedroom set \$600.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Nο Yes. Describe... laptop \$250.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles **V** No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments **✓** No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Clothing \$600.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No Yes. Describe... costume jewelry \$500.00 13. Non-farm animals Examples: Dogs, cats, birds, horses **✓** No Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1950.00 for Part 3. Write that number here

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 Activit 1:45 Desc Main

Middle Name Documeiname Page 14 of 69

Describe Your Financial Assets

Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: Yes AACU 17.1. Checking account: \$400.00 17.2. Checking account: <u>\$1</u>2.00 Chase 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ✓ No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

Deb	tor 1 Biljana Case 16 First Name	5-19310 DOC 1 Middle Name	Filed Ubblirshold Entered Ubbleron hold (Akabid) 1:45	Desc Main
			Document Page 15 of 69	
20.			otiable and non-negotiable instruments iers' checks, promissory notes, and money orders.	
			sfer to someone by signing or delivering them.	
	✓ No	·		
	Yes. Give specific			
	information about	Issuer name:		
	them			
21.			3(b), thrift savings accounts, or other pension or profit-sharing plans	
	□ No	. ,	o(e), anni caming accounts, or ourse periods in or promoting prants	
	✓ Yes. List each	Type of account:	Institution name:	
	account separately.	401(k) or similar plan:	401k	<u>\$1504.00</u>
		Pension plan:		
		IRA:		
		Retirement account:	·	
		Keogh:		
		Additional account:	-	
		Additional account:		
22.	Security deposits and p		at you may continue con ice or use from a company	
			at you may continue service or use from a company ublic utilities (electric, gas, water), telecommunications	
	companies, or others			
	✓ No			
	Yes	5 1	Institution name:	
		Electric:		
		Gas:		
		Heating oil:		
		Security deposit on rental ur	nit:	
		Prepaid rent:		
		Telephone:		
		Water:		
		Rented furniture:		
		Other:		_
23.	Annuities (A contract for	r a periodic payment of money	v to you, either for life or for a number of years)	
	✓ No			
	Yes	Issuer name and description	n:	
	_			

Debt	or 1	Biljana C a First Name	ase :	<u> 16-</u> 2	<u> 19310</u>	Doc 1		06/13/16 cument		e <u>red</u> 0⁄6 e 16 of 6		(ii1kn1b.wi1).1: <u>45</u>	De	esc Main
24.						an account in d 529(b)(1).	a qualifie	d ABLE progra	m, or un	ider a qual	lified state	tuition progra	m.	
		No Yes	Institu	ition n	ame and	description. Se	parately file	e the records of a	ny intere	sts.11 U.S.0	C. § 521(c)	:		
25.	ехе	sts, equita rcisable fo No Yes. Desc	or you			sts in propert	y (other th	an anything lis	ted in lir	ne 1), and r	rights or p	owers		
26.	Еха	ents, copy	rrights rnet do					r intellectual propyalties and licens		ements				
27.	Еха		ding po			general intang ye licenses, coo		ssociation holdin	gs, liquo	r licenses, p	professiona	al licenses		
Mor	iey (or prope	erty o	wed	l to you	1?							1	Current value of the portion you own? Do not deduct secured claims or exemptions.
28.	✓	Yes. Give s about you a	specific them, Iready	infori includ	mation ding wheth he returns							Federal: State: Local:		
29.	Exan	ily suppor nples: Past No		r lump	sum alim	ony, spousal su	upport, child	d support, mainte	nance, d	ivorce settle				
		Yes. Give s	specific	infori	mation							Alimony: Maintenance: Support: Divorce settlem Property settlem		
	Exan		aid waq al Seci	ges, d	isability in			lity benefits, sick omeone else	pay, vaca	ation pay, wo	orkers' com	pensation,		,

Debt	tor 1	Biljana Case 16 First Name	6-19310	Doc 1 Middle Name	Filed 06/13/16 Document	<u>Entered</u> 06/43/4 Page 17 of 69	166/161/11:45 D	esc Main
31.	Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance							
	✓	No Yes. Name the insur of each policy and lis			Company name: Life Insurance through emp	oloyer	Beneficiary:	Surrender or refund value: \$0.00
32.	If you		of a living trust		omeone who has died ceeds from a life insurance	policy, or are currently entitle	d to receive	
33.	Exar				u have filed a lawsuit or n nce claims, or rights to sue	nade a demand for paymer	nt	
34.	to so	er contingent and et off claims No Yes. Describe	unliquidated	claims of e	very nature, including co	unterclaims of the debtor	and rights	
35.	✓	financial assets you No Yes. Describe	u did not alrea	ady list				
36.			-			ies for pages you have att		\$1916.00
Part	5:	Describe Any B	Business-Re	elated Pro	operty You Own or H	ave an Interest In. Lis	st any real estate ii	n Part 1.
37.	_	you own or have ar No. Go to Part 6. Yes. Go to line 38.	y legal or equ	uitable inter	est in any business-relate	ed property?		Current value of the portion you own? Do not deduct secured claims or exemptions
38.	✓	ounts receivable or No Yes. Describe	commissions	s you alread	dy earned			or everified to
39.	Exar	ce equipment, furn mples: Business-rela No Yes. Describe			nodems, printers, copiers, fa	ax machines, rugs, telephone	s, desks, chairs, electron	ic devices

Deb	tor 1 Biljana Case 10	D-1931U DUCI FIIEU UOBIIISIGLO EILEIEU WARELTOINDEO (Ilkabwali 1.45 L	Jest Main
40.	First Name Machinery, fixtures, equ	Middle Name Documasi Name Page 18 of 69 uipment, supplies you use in business, and tools of your trade	
	✓ No		
	Yes. Describe		
41.	Inventory		_
	✓ No		_
	Yes. Describe		
42.	Interests in partnershi	ps or joint ventures	
	✓ No	Name of antity:	
	Yes. Give specific	Name of entity: % of ownership:	
	information about them		<u> </u>
	шст		
43. (Customer lists, mailing	lists, or other compilations	
	✓ No		
	Yes. Do your lists inc	clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))?	
	☐ No		
	Yes. Descri	be	
44.	Any business-related p	roperty you did not already list	
	✓ No		
	Yes. Give specific		
	information		
		-	
			
15 A	dd the dellar value of al	I of your entries from Part 5, including any entries for pages you have attached	
	art 5. Write that number		
Part		arm- and Commercial Fishing-Related Property You Own or Have an Interest In interest in farmland, list it in Part 1.	n.
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-related property?	
	✓ No. Go to Part 7.		Current value of the portion you own?
	Yes. Go to line 47.		Do not deduct secured
			claims or exemptions
47.		ultry form roland field	
	Examples: Livestock, pou	illy, tatti-raiseu tisti	
	✓ No Yes. Describe		7
	103. Describe		

Deb	tor 1 Biljana First Nam	Case 16-19310	Doc 1	Filed 06/13/16 Document	Entered 06/6 Page 19 of 69	1/3/116/11:45)	Desc N	<u>Main</u>
48.	Crops-eithe	er growing or harvested	d	Document	1 ago 10 01 00			
	✓ No							
	Yes. De	scribe					_	
49.	Farm and fi	shing equipment, imple	ements, machi	inery, fixtures, and tools	s of trade			
	✓ No							
	Yes. De	scribe						
50.	Farm and fi	shing supplies, chemic	als, and feed					
	✓ No							
	Yes. De	scribe						
51.	Any farm- a	nd commercial fishing-	related proper	ty you did not already li	st			
	✓ No							
	Yes. De	scribe						
FO. A	ما داد ما داد		niaa fuana Bant	C in alcoling a consequence	f	-#ld		
		_		6, including any entries			_	
Part	7: Descri	be All Property You	u Own or Ha	ave an Interest in Ti	nat You Did Not L	ist Above		
53.		e other property of any eason tickets, country club		ot already list?				
	✓ No	bason tionets, country clar	Michibership					
		e specific					-	
	informat						-	
54. A	dd the dollar	value of all of your ent	ries from Part	7. Write that number he	re		>	<u> </u>
		T. 1 (5 1 5						
Part	8: List th	e Totals of Each Pa	art of this F	orm				
55. F	Part 1: Total r	eal estate, line 2						
56. p	oart 2 total ve	hicles, line 5						
57. P	art 3: Total p	ersonal and household	l items, line 15	\$1950.00)			
58. P	art 4: Total fi	nancial assets, line 36		\$1916.00)			
59. F	Part 5: Total I	ousiness-related prope	rty, line 45					
60. F	Part 6: Total f	arm- and fishing-relate	ed property, lin	e 52 				
61. F	Part 7: Total	other property not liste	d, line 54					
62. 1	Total persona	al property. Add lines 56	through 61	\$3866.00)			+ \$3866.00
						Copy personal property to	tal ▶ □	
62 T	otal of all see	anarty on Schodula A/B	Add line EE	ling 62				\$3866.00
U.S. I	otai oi aii pro	perty on achedule A/D	. Auu iii le 55 + 1	line 62				

Filli	in this inform	Case 16-19310 ation to identify your case:	Doc 1 Filed 06/	13/16 Entered 06/1	3/16 11:11:45	Desc Main
	otor 1	Biljana		Bursac		
	otor 2	First Name	Middle Name	Last Name		
(Spo	ouse, if filing)	First Name	Middle Name	Last Name		
Unit	ted States Ba	ankruptcy Court for the:	Northern D	vistrict of Illinois (State)		
	se number nown)			(State)		
Of	ficial F	orm 106C			1	Check if this is a amended filing
Sc	hedul	e C: The Prop	erty You Claim	as Exempt		12/1
For s to exer ece exer oro	each iten o state a s mpted up eive certa mption of perty is d t1: Ident Which set	n of property you classecific dollar amount to the amount of and in benefits, and taxed 100% of fair market etermined to exceed ify the Property You of exemptions are you classecial ediaming state and federal eclaiming federal exemptions.	t as exempt. Alternative applicable statutory exempt retirement functivalue under a law that that amount, your executions Exempt Statement of the exempt of	st specify the amount of ely, you may claim the fullimit. Some exemptionsds—may be unlimited in limits the exemption to mption would be limited in if your spouse is filing with you. U.S.C. § 522(b)(3)	ull fair market value —such as those for dollar amount. How a particular dollar a to the applicable s	r health aids, rights to wever, if you claim an amount and the value of the
۷.			·	mpt, fill in the information belo		
		ription of the property and le A/B that lists this prop		Amount of the exemption yo		ific laws that allow exemption
			own Copy the value from Schedule A/B	Check only one box for each ex	emption.	
	Brief		# 000 00	_		735 ILCS 5/12-1001(b)
	description Line from	Bedroom set	\$600.00	\$600.00		
	Schedule A	/B: <u>06</u>		100% of fair market value, use applicable statutory limit	ip to any	
	Brief	. Jantan	\$250.00			735 ILCS 5/12-1001(b)
	description Line from	: <u>laptop</u>	φ230.00	\$250.00		
	Schedule A	/B: <u>07</u>		100% of fair market value, u applicable statutory limit	ip to any	
3.	(Subject to	adjustment on 4/01/19 and e	, ,	s filed on or after the date of adjus	,	

No Yes

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/11/6 (Abd.) 1:45 Desc Main
First Name Document Page 21 of 69

Addition	iai raye			
•	ion of the property and line A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: Line from Schedule A/B:	Clothing 11	\$600.00	\$600.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(a)
Brief description: Line from Schedule A/B:	costume jewelry	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	<u>AACU</u> 17	\$400.00	\$400.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	<u>Chase</u> 17	\$12.00	\$12.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Line from Schedule A/B:	401k 21	\$1,504.00	\$1,504.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1006

Fill in this informa	Case 16-19310 ation to identify your case:		06/13/16	Entered 06/13/	16 11:11:45	Desc Main	
Debtor 1	Biljana First Name	Middle Name	Bursac Last Na				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Na	ame			
	inkruptcy Court for the:	Northern	District of Illin				
Case number (If known)							
Official F	orm 106D			<u> </u>			eck if this is an ended filing
Schedu	le D: Credit	ors Who Hav	ve Clain	ns Secured	by Proper	rty	12/1
correct inforr	mation. If more spa	possible. If two man ce is needed, copy to al pages, write your	he Additiona	al Page, fill it out, r	number the entri	· ·	
No. Ch	ditors have claims secuneck this box and submit the lin all of the information be	nis form to the court with you	r other schedules	s. You have nothing else t	o report on this form.		
Part 1: List A	All Secured Claims						
claim. If mor	e than one creditor has a	nas more than one secured particular claim, list the other of the creater according to the cre	er creditors in Pa	rt 2. As much as	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

		Case 16-1931() Doc 1 Filed	06/13/16	Entered 06/	<u>/1</u> 3/16 11:11:45	Desc	Main	
Fill in	this informa	ation to identify your case	:						
Debt	or 1	Biljana		Bursac					
Debte	or 2	First Name	Middle Name	Last N	ame				
		First Name	Middle Name	Last N	ame				
Unite	ed States Ba	nkruptcy Court for the:	Northern	District of III					
	number			(8	State)				
(If kno									
Offi	cial Fo	orm 106E/F					Chec	ck if this is an	n amended filing
Sc	hedu	le E/F: Cre	ditors Who	Have U	nsecure	d Claims			12/15
106Á/l are lis the bo	B) and on Sited in Sche exes on the	Schedule G: Executory edule D: Creditors Who left. Attach the Contin	xpired leases that could r Contracts and Unexpire o Hold Claims Secured b ouation Page to this page Y Unsecured Claims	d Leases (Officiand of the season of the top of a season of the top	al Form 106G). Do î ore space is neede	not include any credito d, copy the Part you ne	rs with parti ed, fill it out	allý secured , number th	d claims that ne entries in
1.	_ ′	ditors have priority unso to Part 2.	secured claims against yo	ou?					
	identify what possible, lis Part 1. If mo	t type of claim it is. If a cla t the claims in alphabetic ore than one creditor hold	claims. If a creditor has maim has both priority and not all order according to the creds a particular claim, list the laim, see the instructions fo	npriority amounts, editor's name. If y e other creditors in	, list that claim here a ou have more than t n Part 3.	and show both priority and	nonpriority a	amounts. As	much as
							Total claim	Priority amount	Nonpriority amount

Filed 06413/16 Entered 06/13/16 Auti-11:45 Desc Main Doc 1 Debtor 1 Documernt Page 24 of 69 List All of Your NONPRIORITY Unsecured Claims Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. ◪ List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of **Total claim** 4.1 <u>ALBANY B & T</u> \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 3400 W LÁWLRENCE When was the debt incurred? 4/1/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60625 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only |√| Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.2 Amadeus \$498.43 Last 4 digits of account number Nonpriority Creditor's Name 3470 NW 82nd Ave When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent 33122 Miami Florida Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only ✓ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that At least one of the debtors and another you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify **Business Debt ✓** No Yes 4.3 Ana Maksimovic-address unknown \$3,300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only l√| Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that Debtor 1 and Debtor 2 only you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Business debt

✓ No □ Yes

Is the claim subject to offset?

Filed 06413/16 Entered 06/13/16/141:45 Desc Main Document Page 25 of 69 Debtor 1 Biljana Case 16-19310 Doc 1 First Name Middle Name

Part 2: You	r NONPRIORITY	Unsecured	Claims -	Continuation	Page
-------------	---------------	-----------	----------	--------------	-------------

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	ATS Chicago	— Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name 770 N. LaSalle Ste 707	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60654	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only		
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify Business debt	
	✓ No		
	Yes		
4.5	Bank Financial Nonpriority Creditor's Name	Last 4 digits of account number	\$26,415.00
	5500 S. Lake Park	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60637	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		
4.6	Blitt & Gaines PC Nonpriority Creditor's Name	Last 4 digits of account number	\$5,667.15
	661 Glenn Ave	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Wheeling Illinois 60090 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	=	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ Other. Specify	
	✓ No		
	Yes		

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06 13/16 Entered 06/13/16 (1/13/11:45 Desc Main First Name Middle Name Documer Name Page 26 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Biljana Case 16-19310 Doc 1 First Name Middle Name

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. Act API/BSTBY CAPI/BSTBY CAPI/BSTBY	_
Nonpriority Creditor's Name PO BOX 5253 Number Street As of the date you file, the claim is: Check all that apply. CAROL STREAM Illinois 60197 City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Student loans Debtor 2 only Student loans Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Is the claim subject to offset? No Yes As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offset? No No Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Type of NONPRIORITY unsecured claim: Disputed Type of NONPRIORITY unsecured claim: Disputed Type of NONPRIORITY unsecured claim: Disputed Type of NONPRIORITY unsecured claim: Debtor 1 only	
Notipilotity cleated is sharife PO BOX 5283 Number Street As of the date you file, the claim is: Check all that apply. CAROL STREAM Illinois 60197 City State Zip Code Unliquidated Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Student loans Debtor 4 at least one of the debtors and another you did not report as priority claims Check if this claim relates to a community debt is the claim subject to offset? No Yes As of the date you file, the claim is: Check all that apply. Chicago Department of Finance Nonpriority Creditor's Name Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City Of Chicago Department of Finance Nonpriority Creditor's Name Chicago Illinois 60604 City Debtor 1 only Debtor 1 only Type of NONPRIORITY unsecured claim: Contingent Unliquidated Type of NONPRIORITY unsecured claim: Contingent Unliquidated Type of NONPRIORITY unsecured claim: Debtor 1 only Type of NONPRIORITY unsecured claim: Chicago Illinois 60604 Type of NONPRIORITY unsecured claim: Contingent Type of NONPRIORITY unsecured claim:	
As of the date you file, the claim is: Check all that apply. CAROL STREAM Illinois 60197 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Student loans Debtor 4 teast one of the debtors and another Chicago Illinois 60604 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Disputed Type of NONPRIORITY unsecured claim: Disputed Disputed Disputed Disputed Type of NONPRIORITY unsecured claim: Disputed As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of NONPRIORITY unsecured claim: Contingent Unliquidated Type of NONPRIORITY unsecured claim: Contingent Unliquidated Type of NONPRIORITY unsecured claim: Contract Contract Type of NONPRIORITY unsecured claim: Contract Contra	
As of the date you file, the claim is: Check all that apply. CAROL STREAM Illinois 60197 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes 4.8 City of Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Unliquidated Unliquidated Unliquidated Contingent Unliquidated Unliqu	
CAROL STREAM Illinois 60197 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debtor 1 and other similar debts Check if this claim relates to a community debt Is the claim subject to offset? Other. Specify No	
CAROL STREAM Illinois 60197 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another ☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes 4.8 City of Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Unliquidated Type of NONPRIORITY unsecured claim: ───────────────────────────────────	
City State Zip Code Who incurred the debt? Check one. Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only Debtor 3 and another Vipe of NONPRIORITY unsecured claim: Student loans Student loans Debtor 3 and another Vipe of Nonpriority claims arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Vipe of Nonpriority Creditor's Name Street As 4 digits of account number Number Street As of the date you file, the claim is: Check all that apply. Contingent Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only City of Nonpriority unsecured claim: Type of NonPRIORITY unsecured claim: Unliquidated Type of NonPRIORITY unsecured claim: Type of NonPRIORITY unsecured claim: Type of NonPRIORITY unsecured claim: Contingent Type of NonPRIORITY unsecured claim:	
Debtor 1 only Debtor 2 only Student loans Student loa	
Debtor 2 only Debtor 1 and Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes 4.8 City of Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debtor 1 and Debtor 2 only Student loans Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debtor 1 only Type of NONPRIORITY unsecured claim:	
Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes Last 4 digits of account number Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Chicago Department of Finance Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Chicago Nonpriority Check one. Type of Nonpriority unsecured claim:	
Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes City of Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Number Street Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Chicago Debtor 1 only Check one. Chicago Contingent Check one. Chicago Contingent Chicago Contingent Chicago Contingent Chicago Contingent Chicago Contingent Chicago Check one. Chicago Chicago Chicago Check one. Chicago Chi	
At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? No Yes At least one of the debtors and another Chicago Department of Finance Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Chicago Nonpriority Check one. Disputed Type of NONPRIORITY unsecured claim: Chicago Nonpriority Check one object to offset as priority claims Debts to pension or profit-sharing plans, and other similar debts Cother. Specify When was the debt of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Cother. Specify When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of Nonpriority unsecured claim:	
Check if this claim relates to a community debt Is the claim subject to offset? No Yes As City of Chicago Department of Finance Number Street	
Is the claim subject to offset? Volume Ves	_
Yes Yes Size Yes Size Yes Size	
Yes Yes State Zip Code Chicago Illinois Good Chicago Chicago Illinois State Zip Code Chicago Disputed Chicago Debtor 1 only Chicago	_
Yes As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State State Zip Code Who incurred the debt? Check one. Debtor 1 only Chicago Department of Finance Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	_
As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only City of Chicago Department of Finance Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Type of NONPRIORITY unsecured claim: Student leave	_
Nonpriority Creditor's Name 333 South State Street Suite 330 Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Chicago State Street Suite 330 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Number Street Number Street	
Number Street As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
As of the date you file, the claim is: Check all that apply. Chicago Illinois 60604 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only As of the date you file, the claim is: Check all that apply. Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Chicago Illinois 60604 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
Chicago Illinois 60604 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Chicago Illinois 60604 Unliquidated Disputed Type of NONPRIORITY unsecured claim:	
City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 1 only Debtor 2 only Debtor 3 only Debtor 3 only Debtor 3 only Debtor 4 only	
Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Chudent leave	
Debtor 1 only Type of NONPRIORITY unsecured claim:	
Chidant lagar	
District Const	
Debtor 2 only	
Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that	
you did not report as priority claims At least one of the debtors and another	
Debts to pension or profit-sharing plans, and other similar debts	
☐ Check if this claim relates to a community debt ☐ Other. Specify Administrative Judgment	
Is the claim subject to offset?	
✓ No	
Yes	
4.9 Cosmopolitan Travel Nepariority Creditor's Name Last 4 digits of account number \$7,775.00	_
Nonpriority Creditor's Name 7135 W Higgins Ave When was the debt incurred? n/a	
Number Street	
As of the date you file, the claim is: Check all that apply.	
Contingent	
Chicago Illinois 60656	
Who incurred the debt? Check one. ☐ Disputed ☐ Disputed	
Type of NONPRIORITY unsecured claim:	
Debtor 2 only Student loans	
Debtor 1 and Debtor 2 only	
At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
you do not report as priority staints	
☐ Check if this claim relates to a community debt ☐ Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset? Other. Specify	
▼ No	
▼ 140	

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/416 Entered 06/413/416 Akdivid 1:45 Desc Main
First Name Document Page 27 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Debtor 1 Biljana Case 16-19310 Doc 1 First Name Middle Name

	After listing any or	ntrips on this name nu	ımhar tham haqinning	g with 4.5, followed by 4.6, and so forth.	Total claim
	CREDIT ONE BAN				
4.10	Nonpriority Creditor			Last 4 digits of account number	\$0.00
	Number	585 S. PILOT STREE	<u>T</u>	When was the debt incurred?n/a	
	ramber	Olicci		As of the date you file, the claim is: Check all that apply.	
				Contingent	
	LAS VEGAS	Nevada	89119	Unliquidated	
	City	State	Zip Code	Disputed	
	Who incurred the Debtor 1 only	debt? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 1	ebtor 2 only		Obligations arising out of a separation agreement or divorce that	
	=	he debtors and another		you did not report as priority claims	
	片			Debts to pension or profit-sharing plans, and other similar debts	
		laim relates to a com	nunity debt	✓ Other. Specify <u>Credit Card</u>	
	Is the claim subject No	ct to onset?			
	Yes				
4 44	Dejana Kerebic				ФГ 400 00
4.11	Nonpriority Creditor	's Name		Last 4 digits of account number	\$5,100.00
	8642 W. Berwyn Ave Number Street			When was the debt incurred?n/a	
	Number Street			As of the date you file, the claim is: Check all that apply.	
				Contingent	
	Chicago City	Illinois State	60656 Zip Code	——	
	Who incurred the		Zip Codo	Disputed	
	Debtor 1 only			Type of NONPRIORITY unsecured claim:	
	Debtor 2 only			Student loans	
	Debtor 1 and Debtor 1	ebtor 2 only		Obligations arising out of a separation agreement or divorce that	
	At least one of the	he debtors and another		you did not report as priority claims	
	Check if this c	laim relates to a comr	munity debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject	ct to offset?		✓ Other. Specify Business Debt	
	✓ No				
	Yes				
4.12	ERC			Last 4 digits of account number	\$419.08
	Nonpriority Creditor 8014 Bayberry Road	's Name I		When was the debt incurred?	
	Number Street				
				As of the date you file, the claim is: Check all that apply.	
	Jacksonville	Florida	32256	Contingent	
	City	State	Zip Code	Unliquidated	
	Who incurred the Debtor 1 only	debt? Check one.		Disputed	
	Debtor 2 only			Type of NONPRIORITY unsecured claim:	
	Debtor 1 and De	ebtor 2 only		Student loans	
	=	he debtors and another		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	片		munity debt		
			namey acot		
	No			The state of the s	
	Yes				
	Is the claim subject No	laim relates to a comr ct to offset?	munity debt	☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Other. Specify	

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/1/3/16 Entered 06/1/3/16 1/2/1:45 Desc Main First Name Docume Page 28 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.13	FORD CRED Nonpriority Creditor's Name	Last 4 digits of account number 6070 When was the debt incurred? 2/1/2006	\$4,917.00
	Number Street	As of the date you file, the claim is: Check all that apply. Contingent Unliquidated	
	City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	 □ Disputed Type of NONPRIORITY unsecured claim: □ Student loans □ Obligations arising out of a separation agreement or divorce that you did not report as priority claims □ Debts to pension or profit-sharing plans, and other similar debts ☑ Other. Specify 	
4.14	FST PREMIER Nonpriority Creditor's Name 3820 N LOUISE AVE Number Street SIOUX FALLS South Dakota 57107 City State Zip Code Who incurred the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? Yes	Last 4 digits of account number 7518 When was the debt incurred? 10/1/2009 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	\$429.00
4.15	Kaplan Papadakis & Gournis Nonpriority Creditor's Name 180 N LaSalle St # 2108 Number Street Chicago Illinois 60601 City State Zip Code Who incurred the debt? Check one. ☑ Debtor 1 only ☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims	\$0.00
	☐ Check if this claim relates to a community debt Is the claim subject to offset? ✓ No ☐ Yes	Debts to pension or profit-sharing plans, and other similar debts Other. Specify	

Debtor 1 Biljana Case 16-19310 First Name Filed 06/ประวัติ Entered 06/ประวัติ Desc Main Docume Page 29 of 69 Doc 1 Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.16 Karan, Michael			¢2 200 00
Nonpriority Creditor's Name		Last 4 digits of account number	\$2,300.00
Quentin Rd		When was the debt incurred?n/a	
Number Street		As of the date you file, the claim is: Check all that apply.	
		Contingent	
Palatine Illino		Unliquidated	
City State	'		
Who incurred the debt? Check Debtor 1 only	k one.	Disputed	
Debtor 2 only		Type of NONPRIORITY unsecured claim:	
= '		Student loans	
Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that	
At least one of the debtors and	d another	you did not report as priority claims	
Check if this claim relates	to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?		Other. Specify	
✓ No			
Yes			
4.17 Michael Karan- Address unknown	า		\$2,300.00
Nonpriority Creditor's Name		Last 4 digits of account number	ψ2,300.00
Number Street		When was the debt incurred?n/a	
Number Street		As of the date you file, the claim is: Check all that apply.	
		Contingent	
		Unliquidated	
City State	e Zip Code	 '	
Who incurred the debt? Check	•	Disputed	
✓ Debtor 1 only		Type of NONPRIORITY unsecured claim:	
Debtor 2 only		Student loans	
Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that	
At least one of the debtors an	nd another	you did not report as priority claims	
=		Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates	•	✓ Other. Specify Business debt	
Is the claim subject to offset?			
✓ No			
Yes			
4.18 Mill-Run Tours, Inc.		Last 4 digits of account number	\$0.00
Nonpriority Creditor's Name 4433 W Touhy Ave #540		· · · · · · · · · · · · · · · · · · ·	
Number Street		When was the debt incurred?n/a	
		As of the date you file, the claim is: Check all that apply.	
Liver I III		Contingent	
<u>Lincolnwood</u> <u>Illino</u> City State	-: · · ·	Unliquidated	
Who incurred the debt? Check	•	Disputed	
Debtor 1 only		Type of NONPRIORITY unsecured claim:	
Debtor 2 only		<u>···</u>	
Debtor 1 and Debtor 2 only		Student loans	
At least one of the debtors an	nd another	 Obligations arising out of a separation agreement or divorce that you did not report as priority claims 	
Check if this claim relates	to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offset?	•	✓ Other. Specify	
No		- Culton Opposity	
=			
Yes			

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06 13 16 Entered 06 13 11:45 Desc Main First Name Document Page 30 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.19	Milos Stojanovic - Address Unknown	Last 4 digits of account number	\$2,000.00
	Nonpriority Creditor's Name	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
		Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	<u> </u>	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	✓ Other. Specify Business debt	
	Is the claim subject to offset?		
	✓ No		
	☐ Yes		
4.20	Olimpia and Benjamin Mihai Nonpriority Creditor's Name	Last 4 digits of account number	\$0.00
	9 Farmington Rd	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Barrington Illinois 60010 City State Zip Code	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that	
	At least one of the debtors and another	you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify Business debt	
	✓ No		
	Yes		
4.21	Pejin, Biljana	Last 4 digits of account number	\$6,250.00
	Nonpriority Creditor's Name 566 W Lake St # 100	When was the debt incurred?	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60661	Unliquidated	
	City State Zip Code Who incurred the debt? Check one.	☐ Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No	_	
	Yes		

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06 13 16 Entered 06 13 16 12 12 13 Desc Main
First Name Middle Name Document Page 31 of 69

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning	with 4.5, followed by 4.6, and so forth.	Total claim
4.22	Spivack, Aaron Nonpriority Creditor's Name 566 W Lake St # 100 Number Street	Last 4 digits of account number When was the debt incurred? As of the date you file, the claim is: Check all that apply.	\$6,250.00
	Chicago Illinois 60661 City State Zip Code Who incurred the debt? Check one. ✓ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Is the claim subject to offset? ✓ No Yes	Contingent Unliquidated Disputed Type of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ✓ Other. Specify	

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06613416 Entered 06413416 (1641411:45 Desc Main First Name Document Plane Page 32 of 69

Add the Amounts for Each Type of Unsecured Claim

 Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 Add the amounts for each type of unsecured claim. 				
		Total claims		
Total claims from Part 1	6a. Domestic support obligations.	6a. \$0.00		
nom runt r	6b. Taxes and certain other debts you owe the government	6b. \$0.00		
	6c. Claims for death or personal injury while you were intoxicated 6	6c. \$0.00		
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. \$0.00		
	6e. Total. Add lines 6a through 6d.	6e. \$0.00		
		Total claims		
Total claims from Part 2	6f. Student loans	6f. \$0.00		
	6g. Obligations arising out of a separation agreement or divorce 6 that you did not report as priority claims	6g. \$0.00		
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h. \$10,075.00		
	6i. Other. Add all other nonpriority unsecured claims. Write that 6 amount here.	6i. \$75,606.44		
	6j. Total. Add lines 6f through 6i.	6j. \$85,681.44		

Fill in this informa	Case 16-1931		6/13/16 Entere	d 06/13/16 11:11:45	Desc Main
Debtor 1	Biljana First Name	Middle Name	Bursac Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
United States Ba Case number (If known)	ankruptcy Court for the:	Northern	District of Illinois (State)		
	Form 106G				Check if this is a amended filing
Schedul	e G: Execut	ory Contracts	and Unexpire	ed Leases	12/1
	l, copy the additional p			equally responsible for supplyi s page. On the top of any addition	ng correct information. If more onal pages, write your name and
1. Do you ha	ave any executory	contracts or unexpired	d leases?		
✓ No. Ched	ck this box and file this for	rm with the court with your other	er schedules. You have noth	ing else to report on this form.	
Yes. Fill i	n all of the information be	elow even if the contracts or lea	ases are listed on Schedule	A/B: Property (Official Form 106A	/B).
	•	. ,		n state what each contract or lead examples of executory contracts and	
Person	or company with whor	n you have the contract or le	ease	State what the contract	t or lease is for

		Case 16-1931	0 Doc 1 Filod (06/12/16 Entored	06/13/16 11:11:45	Desc Main
Fill	in this inform	nation to identify your case		16/1.5/16 Filleren	00/1.3/10 11.11.45	Desc Main
De	btor 1	Biljana		Bursac		
D-	ht 0	First Name	Middle Name	Last Name		
-	btor 2 oouse, if filing	First Name	Middle Name	Last Name	_	
Un	ited States B	ankruptcy Court for the:	Northern	District of Illinois		
	se number (nown)			(State)	_	
						Check if this is an amended filing
Of	fficial F	Form 106H				aricided ming
		e H: Your Co	odebtors			12/1
in th	ne boxes on ry question.	the left. Attach the Ado	litional Page to this page. C	-	Pages, write your name and c	je, fill it out, and number the entries case number (if known). Answer
2.	Louisiana, No. G	Nevada, New Mexico, Pue o to line 3.	ived in a community proper erto Rico, Texas, Washington, pouse, or legal equivalent live	and Wisconsin.)	unity property states and territor	ries include Arizona, California, Idaho,
		Yes. In which community s	tate or territory did you live? _	Fill in the	name and current address of th	at person.
		Name of your spouse, for	ormer spouse, or legal equival	ent	_	
		Number Street			_	
		City	State	Zip Code	_	
3.	as a codeb	tor only if that person i	s a guarantor or cosigner. I	Make sure you have listed th		the person shown in line 2 again ficial Form 106D), <i>Schedule E/F</i> plumn 2.
	Column 1:	Your codebtor			Column 2: The creditor to	whom you owe the debt

Check all schedules that apply:

Fill in this	s information to identify	your case:	140/40	أنسنا	3/16 11	:11:45 D	esc Main	
		Docar		age 33 o	1 00			
Debtor 1	Biljana	NACILUL NI	Bursac		_			
	First Name	Middle Name	Last Nam	ı e		Check if this is:		
Debtor 2 (Spouse if f	illing) First Name	Middle Nome	Loot Nom		_	An amende	d filina	
Opouse, ii i	mig/ First Name	Middle Name	Last Nam	.e		=	J	at natition abouter
United State	es Bankruptcy Court for the:	Northern	District of Illino	is	_		ent snowing pos s of the followin	st-petition chapter o date:
			(Stat	.e)		5.45555		9
Case numbe (If known)	er				_	MM / DD / `	YYYY	
Sched	I Form 106I ule I: Your Inc	ome as possible. If two marrie	nd naonla ar	re filing to	gether (Debte	or 1 and Dah	tor 2) both	12)
Part 1: [ite your name and ca	se number (if known). An	Debtor 1	question.		Debtor 2		
	information.							
ŀ	If you have more than one job,	Employment status	✓ Employed		Employed			
			Not Employed		Not Employed			
	attach a separate page with	Occupation						
	information about additional	Occupation						
	employers.	Employer's name	American Airl	ines				
	nclude part time, seasonal,	Employer's address	4323 Amon Ca	arter Blvd				
	or self-employed work.		Number Street			Number Street		
	Occupation may include student							
-	or homemaker, if it applies.							
	, ,,,		Fort Worth City	Texas State	76155 Zip Code	City	State	Zip Code
			City	State	Zip Code	- ,		,
		How long employed there?						
Part 2: (Give Details About I							
Estimate rare separa	-	date you file this form. If you ha	ave nothing to re	port for any lir	ne, write \$0 in the s	space. Include yo	our non-filing sp	ouse unless you
, ,	.	re than one employer, combine th	ne information fo	r all employers	s for that person or	the lines below.	If you need mo	re space, attach
a separate	sheet to this form.			For	Debtor 1	For Debtor 2 non-filing sp		
		y, and commissions (before all loulate what the monthly wage wo		2.	\$2,378.83			
	nate and list monthly overt	, ,		3.	+ \$0.00			

4. Calculate gross income. Add line 2 + line 3.

\$2,378.83

Filed 06/13/16 Debtor 1 Biljana Case 16-19310 Doc 1 Entered @6/13/16 11:11:45 Desc Main Documentame Page 36 of 69 Middle Name For Debtor 2 or For Debtor 1 non-filing spouse Copy line 4 here 4 \$2,378.83 5. List all payroll deductions: \$559.04 5a. Tax, Medicare, and Social Security deductions 5a. 5b. 5b. Mandatory contributions for retirement plans \$0.00 5c. Voluntary contributions for retirement plans 5c. \$0.00 5d. Required repayments of retirement fund loans 5d. \$0.00 5e. Insurance 5e. \$114.79 5f. Domestic support obligations 5f. \$0.00 5q. Union dues 5g. \$0.00 5h. Other deductions. Specify: 5h. + \$0.00 6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h. 6. \$673.83 7. Calculate total monthly take-home pay. Subtract line 6 from line 4. 7. \$1,704.99 8. List all other income regularly received: 8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total \$0.00 monthly net income. 8a. 8b. Interest and dividends 8b. \$0.00 8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. 8c. \$0.00 8d. Unemployment compensation 8d. \$0.00 8e. Social Security 8e. \$0.00 8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies 8f. \$0.00 \$0.00 8g. Pension or retirement income 8g. 8h. Other monthly income. Specify: 8h. -\$0.00 9. Add all other income Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h. 9. \$0.00 10.Calculate monthly income. Add line 7 + line 9. 10. \$1,704.99 \$1,704.99 Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse 11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. 11. + \$0.00 Specify: 12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. 12. \$1,704.99 Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies Combined monthly income 13. Do you expect an increase or decrease within the year after you file this form? Yes. Explain:

Fill in this info	Case 16-1931		6/13/16 Entered 06/	13/16 11:11:45	Desc Ma	in
FIII IN THIS INTO	rmation to identify your case	9:	U			
Debtor 1	Biljana		Bursac			
	First Name	Middle Name	Last Name			
Debtor 2	ng) First Name	Middle News	Loot Nama	Check if this is:		
(Opouse, ii iiii	119) FIISI Name	Middle Name	Last Name	An amended filing	J	
United States	Bankruptcy Court for the:	Northern	District of Illinois	A supplement sho	•	•
Case number			(State)	expenses as of th	e following date) :
(If known)				MM / DD / YYYY		
<u>Official</u>	Form 106J					
Schedu	ıle J: Your Ex	nenses				12/15
		•				1210
nformation. It			e filing together, both are equally form. On the top of any addition			nber
	scribe Your Househo	ald.				
		oiu —				
1. Is this a jo	oint case?					
✓ No. G	So to line 2					
Yes.	Does Debtor 2 live in a se	parate household?				
_	□ No					
	=	Official Faces 400 LO. F. access	(0 (. 11 1 . 11 . (D . 11			
	_	Oπicial Forms 106J-2, Expens	ses for Separate Household of Debi	or 2.		
•	ve dependents?					
Do not list l Debtor 2.		es. Fill out this information for ach dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does deper with you?	ndent live
•	xpenses include	_				
-	of people other	0				
than yourself a	nd your	es				
dependen	•					
Part 2: Est	imate Your Ongoing	Monthly Expenses				
	of a date after the bankr		ou are using this form as a supplemental Schedule J, check the			e
Include expe	enses paid for with non-ca	ash government assistance	if you know the value of			
		on Schedule I: Your Income			Y	our expenses
	al or home ownership experts or the ground or lot. 4.	enses for your residence. Ind	clude first mortgage payments and		4.	\$100.00
If not inc	cluded in line 4:					
4a. Real	estate taxes				4a	\$0.00
4b. Prope	erty, homeowner's, or renter	's insurance			4b.	\$0.00
						ψ0.00

\$0.00

4d.

4d. Homeowner's association or condominium dues

ebtor 1 Biljana Case 16-19310 Doc 1 Filed 06 13/16 Entered 06/13/16 Abd 1:45 Desc Main
First Name Document Page 38 of 69

Your expenses 5. Additional mortgage payments for your residence, such as home equity loans \$0.00 5. 6. Utilities: 6a. Electricity, heat, natural gas \$0.00 6a. 6b. Water, sewer, garbage collection \$0.00 6b. 6c. Telephone, cell phone, Internet, satellite, and cable services \$100.00 6c. 6d. Other. Specify: \$0.00 6d 7. Food and housekeeping supplies 7. \$315.00 8. Childcare and children's education costs \$0.00 8. 9. Clothing, laundry, and dry cleaning \$200.00 9. 10. Personal care products and services \$125.00 10. 11. Medical and dental expenses \$100.00 11. 12. Transportation. Include gas, maintenance, bus or train fare. \$350.00 12. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$100.00 13. 14. Charitable contributions and religious donations \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance \$0.00 15a 15b. Health insurance \$0.00 15b 15c. Vehicle insurance \$85.00 15c 15d. Other insurance. Specify: \$0.00 15d 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _ \$0.00 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 \$420.00 17a 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: \$0.00 17c 17d. Other. Specify: \$0.00 17d 18. Your payments of alimony, maintenance, and support that you did not report as deducted from \$0.00 your pay on line 5, Schedule I, Your Income (Official Form 106l). 18. 19. Other payments you make to support others who do not live with you. Specify: \$0.00 19. 20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property \$0.00 20a 20b. Real estate taxes. \$0.00 20b 20c. Property, homeowner's, or renter's insurance \$0.00 20c 20d. Maintenance, repair, and upkeep expenses. \$0.00 20d

\$0.00

20e

20e. Homeowner's association or condominium dues

Debtor 1	Biljana Case 16-19310 First Name	Doc 1 Middle Name	Filed 06#13/16 Document	Entered 06/13/16 Page 39 of 69	@dkabwa11: <u>45 Desc Ma</u>	<u>ain</u>
21.Other.	Specify:		Document	rage 39 01 09	21	\$0.00
22 Calcu	late your monthly expenses.					
	, , ,					\$1,995.00
	dd lines 4 through 21.	5 14 6) 16		•		\$0.00
	copy line 22 (monthly expenses for	,-	•	-2		\$1,995.00
22c. A	dd line 22a and 22b. The result is	your monthly e	xpenses.		22.	
23. Calcu	late your monthly net income.					
23a. C	copy line 12 (your combined mont	hly income) fron	n Schedule I.		23a	\$1,704.99
23b. C	copy your monthly expenses from l	line 22 above.			23b	\$1,995.00
	ubtract your monthly expenses fro The result is your monthly net inco		income.		222	(\$290.01)
	The recent to your mental by not most				23c	
24. Do yo	ou expect an increase or decre	ase in your exp	penses within the year af	ter you file this form?		
	xample, do you expect to finish pa	, , ,	•			
morto	gage payment to increase or deci	rease because of	of a modification to the term	ns of your mortgage?		
N	No					
✓ Y	⁄es					
	Explain here:					
	Debtor drives son-in-la	w's car, pays ins	surance and makes lease p	ayment		

	Case 16-1931	n Doo 1 Filad 06	3/12/16 Ento	red 06/13/16 11:11:45	Doco Main
Fill in this inform	mation to identify your case		71.5/10 FINE	IEITUO/13/10 11.11.45	Desc Main
Debtor 1	Biljana		Bursac		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filin	g) First Name	Middle Name	Last Name		
United States E	Bankruptcy Court for the:	Northern	District of Illinois		
Case number			(State)		
(If known)	-				
Official	Form 106De	С			Check if this is a amended filing
		_ n Individual Del	otor's Sche	dules	12/1
		r, both are equally responsib			
Part 1: Sign Did you p	n Below	eone who is NOT an attorney	to help you fill out ba	nkruptcy forms?	
Yes.	Name of person		_ Attach Bankrup Signature (Offic	tcy Petition Preparer's Notice, Declar ial Form 119).	ration, and
	nalty of perjury, I declare are true and correct.	e that I have read the summar	y and schedules filed	d with this declaration and	
🗴 /s/ Biljan	a Bursac		*		
Signature	of Debtor 1	_	Sign	ature of Debtor 2	
Date <u>6/13</u>	<mark>1/2016</mark> 1/DD/YYYY		Date	MM/DD/YYYY	

Fill in	this informa	Case 16-1931 ation to identify your case		Filed 06/13/16	Entered 06/13/16	6 11:11:45	Desc Main
Debto		Biljana First Name	Middle I	Bursac Name Last Nar			
Debto (Spou		First Name	Middle I				
		ankruptcy Court for the:	Northern	District of Illino	ois		
Case (If kno	number wn)			(Sta			
Offi	cial F	orm 107					Check if this is a amended filing
			ial Affairs	for Individua	ls Filing for I	Bankrupt	Cy 12/1
	is needed	, attach a separate she	et to this form. Or		pages, write your name		ing correct information. If more r (if known). Answer every questior
1.	What is y	your current marital sta	atus?				
	☐ Marr	ried married					
2.	During th	ne last 3 years, have yo	u lived anywhere o	other than where you live i	now?		
	✓ No Yes.	List all of the places you l	ived in the last 3 yea	ars. Do not include where yo	u live now.		
	Debt	or 1:		Dates Debtor 1 lived there	Debtor 2:		Dates Debtor 2 lived there
					Same as Debtor 1		Same as Debtor 1
	Numb	ber Street		From	Number Street		From
				_ To			To
		State	Zip Code	_	City Sta	te Zip Co	
	City	- Claic			Same as Debtor 1		I I Same as Debtor 1
	City	Clair			Same as Debtor 1		Same as Debtor 1
		per Street		- From	Same as Debtor 1 Number Street		From
				- From _ To	<u> </u>		_

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Part 2: Explain the Sources of Your Income

4.	Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. No Yes. Fill in the details.										
		Debtor 1		Debtor 2							
		Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$9949.96	Wages, commissions, bonuses, tips Operating a business							
	For last calendar year: (January 1 to December 31, 2015) YYYYY	✓ Wages, commissions, bonuses, tips☐ Operating a business	\$10662.76	☐ Wages, commissions, bonuses, tips☐ Operating a business							
	For the calendar year before that: (January 1 to December 31,	Wages, commissions, bonuses, tips Operating a business		Wages, commissions, bonuses, tips Operating a business							
	Did you receive any other income during this Include income regardless of whether that income benefit payments; pensions; rental income; interest and you have income that you received together, List each source and the gross income from each No Yes. Fill in the details.	e is taxable. Examples of other est; dividends; money collected list it only once under Debtor 1.	income are alimony; child su from lawsuits; royalties; and	gambling and lottery winnings.							
		Debtor 1		Debtor 2							
		Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)						
	From January 1 of current year until the date you filed for bankruptcy:										
	For last calendar year: (January 1 to December 31,										
	For the calendar year before that: (January 1 to December 31,										

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16/14/11:45 Desc Main

First Name Document Name Page 43 of 69

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ✓ No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or City State Zip Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment Suppliers or vendors City State Zip Code

Other

Doc 1 Filed 06/13/16 Entered 06/13/16 / 11:45 Desc Main Debtor 1 Document Page 44 of 69 Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? 7. Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. Yes. List all payments to an insider. Amount you still Dates of Total amount paid Reason for this payment payment owe (Represents 200/mo payments that debt made, 1/1/2016 Pejin, Biljana \$1200.00 \$5000.00 ending in January). Repayment for business debt Insider's Name that debtor voluntarily agreed to have joint 566 W Lake St # 100 responsibility for. Number Street Chicago Illinois 60661 State City Zip Code Insider's Name Number Street City State Zip Code Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an Include payments on debts guaranteed or cosigned by an insider. Yes. List all payments that benefited an insider. Dates of Total amount paid Amount you still Reason for this payment payment owe Include creditor's name Insider's Name Number Street City State Zip Code Insider's Name Number Street City State Zip Code

Filed 06/41/3/16 Entered 06/41/3/116/1411:45 Desc Main Documenter Page 45 of 69 Debtor 1 Biljana Case 16-19310 Doc 1 First Name Middle Name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

No Yes. Fill in the details.						
-	Natu	re of the case	Court or age	ency		Status of the case
Case title FORD MOTOR CREDIT v. Djord al.	Conti	ract	Cook County Court Name	Circuit Court		Pending On appeal
Case number 2011-M1-166582			Number Stree		60602 Zip Code	Concluded
Case title			Court Name	State	Zip Code	Pending
Case number			Number Stre	et		On appeal Concluded
			City	State	Zip Code	-
No. Go to line 11. Yes. Fill in the information below.	below.	Describe the pro	pperty		Date	Value of the
No. Go to line 11. Yes. Fill in the information below.	below.	Describe the pro				property
No. Go to line 11.	below.				Date 3/1/2016	property
No. Go to line 11. Yes. Fill in the information below. FORD CRED Creditor's Name PO BOX BOX 542000	Delow.		ırnishment			property
No. Go to line 11. Yes. Fill in the information below. FORD CRED Creditor's Name	Delow.	Ongoing wage ga Explain what hap Property was	ppened repossessed.			property
No. Go to line 11. Yes. Fill in the information below. FORD CRED Creditor's Name PO BOX BOX 542000 Number Street OMAHA Nebraska	68154	Ongoing wage ga Explain what hap Property was Property was Property was	repossessed. foreclosed. garnished.	levied.		property
No. Go to line 11. Yes. Fill in the information below. FORD CRED Creditor's Name PO BOX BOX 542000 Number Street		Ongoing wage ga Explain what hap Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or	levied.		property
No. Go to line 11. Yes. Fill in the information below. FORD CRED Creditor's Name PO BOX BOX 542000 Number Street OMAHA Nebraska	68154	Ongoing wage ga Explain what hap Property was Property was Property was Property was Property was	repossessed. foreclosed. garnished. attached, seized, or	levied.	3/1/2016	\$1600 Value of the

Deb	tor 1	Biljana Case 16-19310 First Name		<u>d 06413/16 Entered</u> 06/13/16 /1111 cumenter Page 46 of 69	: <u>45 Desc</u>	Main
11.		nin 90 days before you filed fo ounts or refuse to make a payr No		creditor, including a bank or financial institution, set o	off any amounts fr	rom your
	Ħ	Yes. Fill in the details.				
				Describe the action the creditor took	Date action was taken	Amount
		Creditor's Name				
		Ni walan Chant				
		Number Street		Last 4 digits of account number: XXXX-		
		City State	Zip Code			
12.		iin 1 year before you filed for l iver, a custodian, or another o		your property in the possession of an assignee for the	ne benefit of credi	itors, a court-appointed
	<u> </u>	No				
	<u>⊔</u>	Yes				
Part	5:	List Certain Gifts and C	ontributions			
13.	Wit	thin 2 years before you filed fo	or bankruptcy, did you	give any gifts with a total value of more than \$600 per	person?	
	✓	No				
	Ш	Yes. Fill in the details for each	_		_	
		Gifts with a total value of mo per person	ore than \$600	Describe the gifts	Dates you gave the gifts	Value
		Person to Whom You Gave the	C:#			
			Giit			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				
		Person to Whom You Gave the	Gift			
		Number Street				
		City State	Zip Code			
		Person's relationship to you				

		FIRST Name	IV	liddie Name D	ocument Page 47 of 69		
14.	With	in 2 years before y	ou filed for ba		give any gifts or contributions with a total value of mor	e than \$600 to an	y charity?
		No Yes. Fill in the detail	ls for each gift o	or contribution.			
		Gifts with a total v	alue of more t	han \$600	Describe the gifts	Dates you gave the gifts	Value
		Charity's Name			-		
					-		
		Number Street			_		
		City	State	Zip Code			
Part 6		ist Certain Los		kruntcy or since y	ou filed for bankruptcy, did you lose anything because	of theft fire othe	r disaster or
		bling?	a mea for ban	Mupley of Silice y	ou med for summaples, and you lose unfaming seculate	or there, me, othe	i diodotor, or
<u>[</u>		No Yes. Fill in the details	S.				
		Describe the proposition the loss occur		nd	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending	Date of your loss	Value of property lost
					insurance claims on line 33 of Schedule A/B: Property.		
Part 7	ŧ L	ist Certain Pay	ments or Ti	ransfers			
		in 1 year before yo ing bankruptcy or _l			r anyone else acting on your behalf pay or transfer any p ?	property to anyor	ne you consulted about
lı r			nkruptcy petitior	n preparers, or cred	lit counseling agencies for services required in your bankrupto	cy.	
į.	=	No Yes. Fill in the details	s.				
					Description and value of any property transferred	Date payment or transfer was made	Amount of payment
		Semrad Law Firm			Attorney's Fee - 0.00	3/29/2016	\$0.00
		Person Who Was Pa					
		20 South Clark Stree	et 28th Floor		-		
		Number Street			_		
		Chicago	Illinois	60606			
		City	State	Zip Code	_		
		Email or website ad None		also V	_		
		Person Who Made t	ne Payment, if i	Not You		1	
		Person Who Was Pa	aid		-		
		Number Street			- -		
		City	State	Zip Code	-		
		Email or website ad			-		
			dress				

Debtor 1 Biljana Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 Akabi 11:45 Desc Main

7.								
	you d	in 1 year before you filed leal with your creditors or ot include any payment or tra	r to make payments to yo		or transfer any p	property to anyor	ne who p	promised to he
	I	No						
	ш,	Yes. Fill in the details.		Description and value of any property	r transferred	Date payment or transfer	Amour	nt of payment
						was made		
		Person Who Was Paid		_				
		Number Street		-				
				_				
		City State	e Zip Code	_				
•	ordin Includ transf	ary course of your busine	ess or financial affairs? nd transfers made as secur	sell, trade, or otherwise transfer any proity (such as the granting of a security interes			-	
		Yes. Fill in the details.						
				Description and value of any	Describe any	property or paym	ents	Date transfe
				property transferred		ebts paid in exch		was made
		Person Who Received Trar		_				
		T erson who received that	nsfer					
		Number Street	nsfer	_				
			nsfer	_				
			e Zip Code	- - -				
		Number Street City State	e Zip Code u	- - -				
		Number Street City State Person's relationship to you	e Zip Code u	- - - -				
		Number Street City State Person's relationship to you Person Who Received Tran Number Street	e Zip Code u nsfer	- - - - -				
		Number Street City State Person's relationship to you Person Who Received Tran	e Zip Code u nsfer	- - - - -				
	Withi	Number Street City State Person's relationship to you Person Who Received Tran Number Street City State Person's relationship to you	e Zip Code u nsfer e Zip Code u ed for bankruptcy, did yo	u transfer any property to a self-settled tr	ust or similar de	evice of which yo	u are a b	peneficiary?
	Within (Thes	Number Street City State Person's relationship to you Person Who Received Tran Number Street City State Person's relationship to you in 10 years before you file se are often called asset-pro	e Zip Code u nsfer e Zip Code u ed for bankruptcy, did yo	u transfer any property to a self-settled tr	ust or similar de	evice of which yo	u are a b	peneficiary?
	Within (Thes	Number Street City State Person's relationship to you Person Who Received Tran Number Street City State Person's relationship to you in 10 years before you file be are often called asset-pro-	e Zip Code u nsfer e Zip Code u ed for bankruptcy, did yo	u transfer any property to a self-settled tr		evice of which yo	u are a b	·
	Within (Thes	Number Street City State Person's relationship to you Person Who Received Tran Number Street City State Person's relationship to you in 10 years before you file se are often called asset-pro	e Zip Code u nsfer e Zip Code u ed for bankruptcy, did yo			evice of which yo	u are a b	Date transfe

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Doc 1 Biljana Case 16-19310 Page 49 of 69 Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds,

	coop	eratives, associations, and	other financial institution	ns.		,	3	•
		No						
	Ħ	Yes. Fill in the details.						
				Last 4 digits of accounumber	nt Type o instrur	f account or nent	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Person Who Was Paid		— XXXX-		ecking vings		
		Number Street		<u> </u>	Bro	oney market okerage		
		City Stat	e Zip Code		∐ Oti	ner		
				— XXXX-	☐ Ch	ecking		
		Person Who Was Paid			=	vings		
		Number Street			Mo	oney market		
					Bro	okerage		
					Oth	ner		
		City Stat	e Zip Code					
		No Yes. Fill in the details.		Who else had access to it	?	Describe the conten	ts	Do you still have it?
		Name of Financial Institut	ion	Name		•		No Yes
		Number Street		Number Street				_
				City State	Zip Code	-		
		City State	Zip Code					
22.	Have	e vou stored property in	a storage unit or place	other than your home withi	in 1 vear before v	ou filed for bankruptc	v?	
	_	No		,	, ,	,	, .	
		Yes. Fill in the details.						
	_			Who else had access to it	?	Describe the conten	ts	Do you still have it?
								☐ No
		Name of Storage Facility		Name				Yes
		Number Street		Number Street		•		.55
				City State	Zip Code			
		City State	Zip Code					

Deb	otor 1	Biljana Case 16-19310 Doc 1 First Name Middle Name	Filed 0661 Docume		ntered 06/1 ge 50 of 69	ൻ ൾ ർൾൾ1: <u>45 Desc Mai</u> l	<u>n</u>
Part	9:	Identify Property You Hold or Contro	I for Someo	ne Else			
23.	_	you hold or control any property that someone No Yes. Fill in the details.	e else owns? lı	nclude any pro	perty you borro	owed from, are storing for, or hold in tru	st for someone.
	Ц	Too. I ill ill die detaile.	Where is th	e property?		Describe the contents	Value
		Owner's Name	Number Stre	eet		-	
		Number Street	_			_	
			City	State	Zip Code	-	
		City State Zip Code	_				
Par	t 10:	Give Details About Environmental In	nformation				
For	the p	urpose of Part 10, the following definitions apply:					
	ha in	nvironmental law means any federal, state, or loca azardous or toxic substances, wastes, or material in cluding statutes or regulations controlling the clean ite means any location, facility, or property as define	nto the air, land, nup of these sul	soil, surface wa bstances, waste	ater, groundwater, es, or material.	, or other medium,	
	or	used to own, operate, or utilize it, including dispo	sal sites.				
		azardous material means anything an environment xic substance, hazardous material, pollutant, conta			aste, hazardous s	substance,	
Rep	oort al	I notices, releases, and proceedings that you know	v about, regardle	ess of when they	occurred.		
24	Hae	any governmental unit notified you that you r	mav he liahle o	r notentially lis	able under or in	violation of an environmental law?	
	 	No	may be mable e	n potentially in	able under or in	violation of all crivil of michael law.	
		Yes. Fill in the details.					
			Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		-	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_				
25.	Hav	e you notified any governmental unit of any re	elease of hazar	dous material	?		
		No Yea Fill in the details					
	Ц	Yes. Fill in the details.	Governmen	ntal unit		Environmental law, if you know it	Date of notice
		Name of site	Governmenta	al unit		_	
		Number Street	Number Stre	eet		-	
			City	State	Zip Code	-	
		City State Zip Code	_	Cidio	_ip 0000		
		Oity State Zip Code					

Debto	or 1	Biljana Case 16-193 First Name	810 Doc 1 Middle Name	Filed 06/13/16 Document	<u>Entered</u> 06/41/3 Page 51 of 69	Mata (Akativa) 1: <u>45</u>	Desc Main
26 .	Hav	e you been a party in any j	judicial or administra	tive proceeding under	any environmental law	? Include settlements	and orders.
ļ	✓	No -					
	Ш	Yes. Fill in the details.		Court or agency		Nature of the case	Status of the
		Coop title		Ů,			case
		Case title		Court Name			Pending
							On appeal
		Case number		Number Street			Concluded
		_		City State	e Zip Code		
Part 1	1:	Give Details About Y	our Business or	Connections to Ar	ny Business		
27.	With	nin 4 years before you filed	d for bankruptcy, did	you own a business or	have any of the follow	ing connections to any	y business?
		A sole proprietor or self	f-employed in a trade,	profession, or other activi	ty, either full-time or part	-time	
				or limited liability partner	rship (LLP)		
		A partner in a partnersh An officer, director, or n		a corporation			
				securities of a corporation	on		
	✓	No. None of the above applie	es. Go to Part 12.				
		Yes. Check all that apply about	ove and fill in the details				
				Describe the na	ture of the business		entification number Do not al Security number or ITIN.
		Business Name				EIN:	
						Dates busine	and avioted
		Number Street		Name of accour	ntant or bookkeeper	Dates busine	SS EXISTED
		City State	e Zip Code			From	То
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
		Business Name				EIN:	
		Number Street				Dates busine	ess existed
				Name of accour	ntant or bookkeeper	_	_
		City State	e Zip Code			From	To
				Describe the na	ture of the business		entification number Do not all Security number or ITIN.
		-				EIN:	
		Business Name					
		Number Street		Name of accour	ntant or bookkeeper	Dates busine	ss existed
		City State	z Zip Code			From	To

Debtor		<u>d 06/1/3/16 Entered </u> 06/1/3/116 /1/11: <u>45 Desc Main</u> ocument ^{en} t ^{re} Page 52 of 69
		give a financial statement to anyone about your business? Include all financial institutions,
<u>[</u>	No Yes. Fill in the details below.	
	_	Date issued
	Name	MM/DD/YYYY
	Number Street	-
	City State Zip Code	_
Part 12	2: Sign Below	
an	d correct. I understand that making a false statement,	ffairs and any attachments, and I declare under penalty of perjury that the answers are true concealing property, or obtaining money or property by fraud in connection with a prisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signature of Debtor 1	Signature of Debtor 2
	Date 6/13/2016	Date
Die	d you attach additional pages to Your Statement of Fin No Yes	nancial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Die	d you pay or agree to pay someone who is not an attorn	ney to help you fill out bankruptcy forms?
✓	No	
	Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

	Case 16-1931	0 Doc 1 Filed (06/12/16	Entored 06	/ <u>1</u> 3/16 11:11:45	Desc Main
Fill in this informa	ation to identify your cas		0.07-1.37-10		1.3/10 11.11.43	Desc Main
Debtor 1	Biljana		Bursac			
Debtor 2	First Name	Middle Name	Last Nan	ne		
(Spouse, if filing)	First Name	Middle Name	Last Nan	ne		
	ankruptcy Court for the:	Northern	District of Illino			
Case number (If known)						
Official F	Form 108					Check if this is an amended filing
Stateme	nt of Intenti	on for Individu	uals Filin	g Under	Chapter 7	12/15
■ creditors hav ■ you have leas You must file thi whichever is ear If two married pe	e claims secured by you sed personal property s form with the court w lier, unless the court e	and the lease has not expir vithin 30 days after you file xtends the time for cause. er in a joint case, both are e	red. e your bankruptc You must also se	end copies to the	creditors and lessors	•
	· ·	ble. If more space is neede	d. attach a separ	ate sheet to this	form. On the top of any	additional pages.

write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims 1. For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Did you claim the property Identify the creditor and the property that is collateral What do you intend to do with the property that secures a debt? as exempt on Schedule C? No. Creditor's Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's No. Surrender the property. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a Reaffirmation Agreement. property securing debt: Retain the property and [explain]:

Debtor 1	Case 16-193 First Name	310 Doc 1 Middle Nam	Filed 06/13/16 Document Last Nam	Entered 06/13/16 1 Page 54 of 69 number	1:11:45 	Desc Main
	List Your Unexpired			,		
For any informat	unexpired personal prope	erty lease that you lis estate leases. Unexp	sted in Schedule G: Exec pired leases are leases t			icial Form 106G), fill in the ot yet ended. You may assume an
Des	cribe your unexpired pers	onal property leases			Will the lea	se be assumed?
Less	sor's name:				No Yes	
Des	cription of leased erty:					
Less	sor's name:				☐ No☐ Yes	
	cription of leased erty:					
Less	sor's name:				No Yes	
Des prop	cription of leased erty:					
Less	sor's name:				No Yes	
Des prop	cription of leased erty:					
Less	sor's name:				No Yes	
	cription of leased erty:					
Less	sor's name:				No Yes	
Des prop	cription of leased erty:					
Less	sor's name:				No Yes	
Des prop	cription of leased erty:					
Part 3:	Sign Below					
	er penalty of perjury, I decl s subject to an unexpired		ated my intention about	any property of my estate that	secures a de	bt and any personal property
x /	s/ Biljana Bursac			×		
	gnature of Debtor 1			Signature of Debtor 1		

Date 6/13/2016

MM/DD/YYYY

Date

MM/DD/YYYY

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main Document Page 55 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

	Northern Distri	ict of illinois	
Biljana Bursac		Case No.	
Debtor			(If known)
		Chapter	Chapter 7
Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf For legal services, I have agreed to a	Fed. Bankr. P. 2016(b), I ce year before the filing of the fof the debtor(s) in contemaccept	ertify that I am the attorney for the epetition in bankruptcy, or agreed	abovenamed debtor(s) and that to be paid to me, for services
The source of the compensation paid	I to me was:		
✓ Debtor	Other (specify)		
The source of the compensation paid	d to me is:		
✓ Debtor	Other (specify)		
I have not agreed to share the all members and associates of my	bove-disclosed compensat law firm.	ion with any other person unless t	hey are
members or associates of my la	w firm. A copy of the agre		
	_	_	· · ·
b. Preparation and filing of any p	petition, schedules, statem	ents of affairs and plan which may	/ be required;
c. Representation of the debtor	at the meeting of creditors	and confirmation hearing, and any	adjourned hearings thereof;
By agreement with the debtor(s), the	above-disclosed fee does	not include the following services:	
	CERTIFIC	ATION	
		ment or arrangement for payment	to me for representation of
6/13/2016		/s/ Yisroel Moskovits	
Date		Signature of Attorney	
	Disclosure of Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalt For legal services, I have agreed to Prior to the filing of this statement I Balance Due The source of the compensation paid Debtor The source of the compensation paid Debtor I have not agreed to share the a members and associates of my I have agreed to share the above members or associates of my la the people sharing in the compet In return for the above-disclosed fee a. Analysis of the debtor's finance bankruptcy; b. Preparation and filing of any p c. Representation of the debtor By agreement with the debtor(s), the	Debtor DISCLOSURE OF COMPENSATIO Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filling of the rendered or to be rendered on behalf of the debtor(s) in contemporation paid to the filling of the rendered or to be rendered on behalf of the debtor(s) in contemporation to the filling of this statement I have received Balance Due The source of the compensation paid to me was: Debtor Other (specify) The source of the compensation paid to me is: Debtor Other (specify) I have not agreed to share the above-disclosed compensation with members and associates of my law firm. I have agreed to share the above-disclosed compensation with members or associates of my law firm. A copy of the agree the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render I a. Analysis of the debtor's financial situation, and rendering bankruptcy; b. Preparation and filling of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors. By agreement with the debtor(s), the above-disclosed fee does. CERTIFIC C. I certify that the foregoing is a complete statement of any agree debtor(s) in this bankruptcy proceedings.	Disclosure of compensation paid to me was: Debtor

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

Case 16-19310 Doc 1 Filed 06/13/16 Document

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form — the Chapter 7 Means Test Calculation (Official Form 122A-2). The calculations on the form— sometimes called the Means Test —deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

Entered 06/13/16 11:11:45 Desc Main Page 57 of 69

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$310	total fee
+	\$75	administrative fee
	\$235	filing fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from:

http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main UNITED STATES BANKBURTCY COURT Northern District of Illinois

In re:	Bursac, Biljana	Case No				
	Debtor(s)					
		Chapter. Chapter7				
	VERIFICATION OF CREDITOR MATRIX					
	The above named Debtors hereby verify the	t the attached list of creditors is true and correct to the best of their knowledge				
Date:	6/13/2016	/s/ Bursac, Biljana				
		Bursac, Biljana Signature of Debtor				
		Olgitatal Col Destol				

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main Document Page 61 of 69

FORD CRED PO BOX BOX 542000 OMAHA , NE 68154 USA

FST PREMIER 3820 N LOUISE AVE SIOUX FALLS , SD 57107 USA

CAP1/BSTBY PO BOX 5253 CAROL STREAM , IL 60197 USA

ALBANY B & T 3400 W LAWLRENCE CHICAGO , IL 60625 USA

ATS Chicago 770 N. LaSalle Ste 707 Chicago , IL 60654 USA

Mill-Run Tours, Inc. 4433 W Touhy Ave #540 Lincolnwood , IL 60712 USA

ERC 8014 Bayberry Road Jacksonville , FL 32256 USA

Amadeus 3470 NW 82nd Ave Suite 1000 Miami , FL 33122 USA

City of Chicago Department of Finance 333 South State Street Suite 330 Chicago , IL 60604 USA

Olimpia and Benjamin Mihai 9 Farmington Rd Barrington , IL 60010 USA

Dejana Kerebic 8642 W. Berwyn Ave Chicago , IL 60656 USA

CREDIT ONE BANK 585 S. PILOT STREET LAS VEGAS , NV 89119 USA Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main

Gaines PC Document Page 62 of 69

Blitt & Gaines PC 661 Glenn Ave Wheeling , IL 60090 USA

Bank Financial 5500 S. Lake Park Chicago , IL 60637 USA

Kaplan Papadakis & Gournis 180 N LaSalle St # 2108 Chicago , IL 60601 USA

Cosmopolitan Travel 7135 W Higgins Ave Chicago , IL 60656 USA

Pejin, Biljana 566 W Lake St # 100 Chicago , IL 60661 USA

Spivack, Aaron 566 W Lake St # 100 Chicago , IL 60661 USA

Karan, Michael Quentin Rd Palatine , IL 60067 USA

CONTRACT FOR LEGAL SERVICES FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also un derstand that The Semrad Law Firm, LLC may incur costs for such it ems as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$ 1425.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and at tendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr.
Adding additional bills \$30.00
Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign

Debtor Initials <u>BB</u>

470961-001 Rev 7/2015

the second retainer. Further, if I do not wish for The Semrad La w Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee of to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Sem rad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Date: March 29, 2016

Jieni

Attorney ____

Entered 06/13/16 11:11:45 Desc Main Case 16-19310 Doc 1 Filed 06/13/16 Page 65 of 69 Document Debtor 1 Biljana Middle Name Last Name Answer These Questions for Reporting Purposes Part 6: 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts as "incurred by an individual primarily for a personal, family, or household purpose." do you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are Do you estimate that paid that funds will be available to distribute to unsecured creditors? after any exempt property is excluded No. and administrative Yes. expenses are paid that funds will be available for distribution to unsecured creditors? 25,001-50,000 1,000-5,000 **7** 1-49 18. How many creditors 50.001-100.000 5,001-10,000 50-99 do you estimate that More than 100,000 10,001-25,000 100-199 you owe? 200-999 \$500,000,001-\$1 billion \$1,000,001-\$10 million **\$0-\$50,000** 19. How much do you \$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your assets \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 to be worth? More than \$50 billion \$100,000,001-\$500 million \$500,001-\$1 million \$500,000,001-\$1 billion 31,000,001-\$10 million \$0-\$50,000 20. How much do you \$1,000,000,001-\$10 billion \$10,000,001-\$50 million \$50,001-\$100,000 estimate your \$10,000,000,001-\$50 billion \$50,000,001-\$100 million \$100,001-\$500,000 liabilities to be? More than \$50 billion \$100,000,001-\$500 million \$500,001-\$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true

For you

and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years,

or both. 18 U.S. C. §§ 152, 1341, 1519, and 3571.	
/s/ Biljana Bursac Signature of Debtor 1	Signature of Debtor 2
Executed on6/13/2016	Executed on

MM / DD / YYYY

MM / DD / YYYY

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main

	Case 10 155.			66 of 69	TO Desc Main
Fill in this infor	mation to identify your cas	se:			
Debtor 1	Biljana		Bursac		
Debior	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filin	9) First Name	Middle Name	Last Name		
	Bankruptcy Court for the:	Northern	District of Illinois (State)		
Case number			(Otalo)		
Official	Form 106De	PC			Check if this is a amended filing
		<u>. </u>	ebtor's Sched	lules	12/1
property by fra 1519, and 3571.	ud in connection with a	bankruptcy case can result	in fines up to \$250,000, c	r imprisonment for up to 20 yea	ling property, or obtaining money or irs, or both. 18 U.S.C. §§ 152, 1341,
Did you p	pay or agree to pay some	eone who is NOT an attorne	y to help you fill out bank	ruptcy forms?	
☑ No					
Yes.	Name of person		Attach Bankruptcy Signature (Official	y Petition Preparer's Notice, Declai I Form 119).	ration, and
Under pe that they	nalty of perjury, I declar are true and correct.	e that I have read the summ	ary and schedules filed w	vith this declaration and	•

Signature of Debtor 2

MM/DD/YYYY

Date

Signature of Debtor

MM/DD/YYYY

Date 6/13/2016

Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main Case 16-19310 Doc 1 Page 67 of 69 Case number (if known) Document Biljana Debtor 1 Middle Name Last Name First Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. . Fill in the details below. Date issued MM/DD/YYYY Name Number Street Zip Code City State Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 Date Date 6/13/2016 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ✓ No Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? Attach the Bankruptcy Petition Preparer's Notice, Yes. Name of person Declaration, and Signature (Official Form 119).

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main

Bursac

Document Page 68 of 69

Case number (if

ebtor Biljana		Bursac	Case number (if
First Name	Middle Name	Last Name	known)
2: List Your Unexpire	ed Personal Property Lea	ises	
r any unexpired personal pr	enerty lesses that you listed in	Schedule G: Executory C ases are leases that are s	ontracts and Unexpired Leases (Official Form 106G), fill in the still in effect; the lease period has not yet ended. You may assume at (2).
Describe your unexpired p			Will the lease be assumed?
Lessor's name:			☐ No ☐ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			□ No □ Yes
Description of leased property:			
Lessor's name:			No Yes
Description of leased property:			
Under penalty of perjury, I	leclare that I have indicated my	r intention about any prop	perty of my estate that secures a debt and any personal property
that is subject to an unexpi	3		
Signature of Debtor 1	Johan Bursa	Sign	nature of Debtor 1
Date 6/13/2016 MM/DD/YYYY		Date	MM/DD/YYYY

Case 16-19310 Doc 1 Filed 06/13/16 Entered 06/13/16 11:11:45 Desc Main Document Page 69 of 69

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Bursac, Biljana Debtor(s)	Case No	
	Deplot(3)	Chapter. Chapter7	
	VERIFICATION OF CREDITOR MATRIX		
	The above named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.		
Date:	6/13/2016	(/s/ Bursac, Biljana home bursac, Biljana Signature of Debtor	=